Case 08-00533 Doc 1 Filed 01/11/08 Entered 01/11/08 09:09:37 Desc Main B1 (Official Form 1) (12/07) Document Page 1 of 9

United States Bankruptev Court Northern DISTRICT OF Illinois Voluntary Petition					on	
Name of Debtor Kapelinski, Paul, Lyons			Name of Joint Debtor (Spouse) None			
All Other Names used by the Debtor in the last 8 years			All Other Names used by the Joint Debtor in the last 8 years			
None						
Last four digits of Social-Security/Complete EIN or other Tax-I.D. No. (if more than one, state all): 5196			Last four digits of Social-Security/Complete EIN or other Tax-I.D. No. (if more than one, state all):			
Street Address of Debtor (No. and Street, City, and State):			s of Joint Debtor (No. and Stre	et, City, and St	ale):	
10034 S. 86th Ct.						
Palos Hills, IL 60465				r	ZIP CODE	
County of Residence or of the Principal Place of Busine		County of Residence or of the Principal Place of Business:				
Mailing Address of Debtor (it different from street addr		Mailing Address of Joint Debtor (if different from street address):				
			, , , , , , , , , , , , , , , , , , ,			
	ZIP CODE			г	ZIP CODE	
Location of Principal Assets of Business Debtor (if diffe		4		1		
Type of Debtor	Nature of Busine	33	Chapter of Bank	rantey Code U	ZIP CODE	
(Form of Organization) (Check one box.)	(Check one box.)	,,,,	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)			
_	Health Care Business	1.5	☑ Chapter 7	- ,		
Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.	Single Asset Real Estate 11 U.S.C. § 101(51B)	as derined in		of a Foreign eding		
Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities,	Railroad Stockbroker				Petition for of a Foreign	
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	☐ Commodity Broker ☐ Clearing Bank			Nonmain Pr	oceeding	
encer and own and state type of entry octow.)	Other		l .	ture of Debts		
	Tax-Exempt Ent		_	eck one box.)		
	(Check box, if application	able.)	✓ Debts are primarily cons debts, defined in 11 U.S		ebts are primarily asiness debts.	
	Debtor is a tax-exempt o under Title 26 of the Un		rganization § 101(8) as "incurred by an			
	ue Code).	personal, family, or hou hold purpose."				
Filing Fee (Check one box	r.)		Chapter 11 I	Sebtors		
Full Filing Fee attached. Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).				.C. § 101(51D).		
Filing Fee to be paid in installments (applicable to	☐ Debtori	Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).				
signed application for the court's consideration cer unable to pay fee except in installments. Rule 100		Check if:				
Filing Fee waiver requested (applicable to chapter	7 individuals only). Must					
attach signed application for the court's considerat	3 /		olicable boxes:			
		A plan is	s being filed with this petition.			
			nces of the plan were solicited tors, in accordance with 11 U.S.		n one or more classes	
Statistical/Administrative Information					THIS SPACE IS FOR COURT USE ONLY	
Debtor estimates that funds will be available Debtor estimates that, after any exempt prope distribution to unsecured creditors.			, there will be no funds availab	le for		
Estimated Number of Creditors) [
1-49 50-99 100-199 200-999	1,000- 5,001- 10	0,001- 25	50,001-	Over		
	5,000 10,000 23	5,000 50	0,000 100,000	100,000		
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			llion	J. ORNOR		

Desc Main Case 08-00533 Doc 1 Filed 01/11/08 Entered 01/11/08 09:09:37 Page 2 B1 (Official Form 1) (12/07) Document Voluntary Petition Name of Debtor(s): Paul Kapelinski (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet. Location Case Number Date Filed Where Filed: Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed: District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s)
Signature of Attorney for Debtor(s) (Date) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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B1 (Official Form) 1 (12/07)	Page 3 OT 9		
Voluntary Petition	Name of Debtor(s):		
(This page must be completed and filed in every case.)	Thank of Bedon(s).		
	atures		
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative		
I declare under penalty of perjury that the information provided in this petition is true and correct.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding.		
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	and that I am authorized to file this petition. (Check only one box.)		
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by II U.S.C. § 342(b).	I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the		
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.		
X Down Kapelinsh	X (Signature of Foreign Representative)		
X Signature of Joint Debtor (708) 598-1443 Telephone Number (if not represented by attorney)	(Printed Name of Foreign Representative)		
1-9-08	Date		
Date Signature of Attorney*	St. A. Sh. Ada. B. L. A. B. Mill. S.		
Segnature of Attorney"	Signature of Non-Attorney Bankruptcy Petition Preparer		
Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name Address	I declare under penalty of perjury that: (1) I am a bankruptcy petition prepare defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and I provided the debtor with a copy of this document and the notices and informat required under 11 U.S.C. §§ 110(b), 110(b), and 342(b); and, (3) if rules guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maxing fee for services chargeable by bankruptcy petition preparers, I have given the denotice of the maximum amount before preparing any document for filing for a degree or accepting any fee from the debtor, as required in that section. Official Form I attached.		
Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer		
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address		
Signature of Debtor (Corporation/Partnership)			
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X Signature		
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.		
Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an		
Printed Name of Authorized Individual	individual.		
Title of Authorized Individual Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.		
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.		

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Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

Northern	District of Illinois
In re Paul Kapelinski	Case No.
Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☑1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

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Official Form 1, Exh. D (10/06) - Cont.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
☐4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] ☐Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: Dawl Kapelinie Date: 1-9-08

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List Containing the Names and Addresses of All Creditors

	Original Creditor	Current Creditor
1	Capital One Bank PO Box 85015 Richmond, VA Acct #: 43886419xxxx	Law Offices of Keith Shindler, LTD 1040 S. Milwaukee Ave Ste 210 Wheeling, IL 60090 Approx. \$3,243.
2	Providian Bank	CACH LLC 370 17th St Ste 5000 Denver, CO 80202
	Acct #: 1312919705070xxxx	Approx. \$968.
3	Green Oaks Apartments	Harvard Collection Service 4839 N Elston Ave Chicago, IL 60630
	Acct #: 9250136	Approx. \$3,572.
4	Commonwealth Edison Co	Torres Credit Service 27 Fairview St Ste 301 Carlisle, PA 17015
	Acct. #: 392225	Approx. \$65.
5	TCF Bank	Professional Account Mgmt Inc. 2040 W Wisconsin Ave Milwaukee, WI 53233
	Acct. #: 321xxxx	Approx. \$64.
6	Christ Hospital	Illinois Collection Service Inc. PO Box 1010 Tinley Park, IL 60477
	Acct. #: 8499058	Approx. \$556.
7	Nelnet Loans 6420 South Point Pkwy Jacksonville, FL 32216	Same
	Acct. #: 3216651xx	Approx. \$4000.
8	SLM Education Finance Corp	ISAC 1755 Lake Cook Rd Deerfield, IL 60015
	Acct. #: 1966xxxx	Approx. \$28,363
9	US Dep of Education 501 Bleecker St Utica, NY 13501	Same
	Acct. #: 321665xxx	Approx. \$9,734

B 201 (04	/09/06)			Debtor		(If known)
E	3 201	In re	F	Document Paul Kapelinski	Page 7 of Sase No.	
(Case 0	8-00533			Entered 01/11/08 09:09:37	Desc Main

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans, debts incurred to pay nondischargeable taxes, domestic support and property settlement obligations, most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers, and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filling fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Hankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

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3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury, and certain long terms secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 polition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filling fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The digibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farmor commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

Printed name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bankruptcy petition		
Address	preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)		
X			
Signature of Bankruptcy Petition Preparer or officer,			
principal, responsible person, or partner whose Social			
Security number is provided above.			
Certifica	te of the Debtor		
I (We), the debtor(s), affirm that I (we) have received an	d read this notice.		
Paul Kapelinski	X Cuth Cytak wel. 1-9-08 Signature of Debtor Date		
Printed Name(s) of Debtor(s)	Signature of Debtor Date		
Case No. (if known)	x		
	Signature of Joint Debtor (if any) Date		



Jesse White - Secretary of State



RICHARD P KAPELINSKI 10034 S 85TH CT. PALOS HILLS IL 60485

Birthdate 09-27-38 SS#
Male 511" 185 lbs BLUE Eyes
Restrictions Type Class
DRG D
Author Taylelmy

